What is claimed is:

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1. A computerized method for adapting an advertisement (ad) for a user to be in legal compliance with applicable jurisdictional requirements, the method comprising the steps of:

selecting a set-up option;

providing user-selected input data for the ad, wherein the userselected input data includes transaction terms for the sale of a product;

responding to prompts for the additional input of product description data, wherein the prompts are based on the user-selected input data;

reviewing ad disclosures and layout guidelines required for the input product description data and the transaction terms, wherein the ad disclosure and layout guidelines are generated in response to a completion of the providing step and the responding step; and

accepting a compliant ad.

- 2. A method as recited in claim 1 wherein the selecting step is accomplished by making a selection between creating a new ad and editing an existing ad.
- 3. A method as recited in claim 1 wherein the user-selected data comprises a condition of the product being sold, an ad layout, terms of sale, and an expiration date of an offer to sell.
 - 4. A method as recited in claim 1 wherein the product is an automobile and the product description data comprises year of manufacture, manufacturer, product model (if applicable), optional equipment and upgrades (if applicable), quantity available, and inventory/stock number.

- 5. A method as recited in claim 1 further comprising the step of editing the compliant ad.
- A method as recited in claim 5 wherein the editing step is accomplished by an authorized user and further comprises the steps of: removing discriminatory terms and descriptions; and excising illegal terminology.

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- 7. A method as recited in claim 1 further comprising the step of publishing the compliant ad.
- 8. A method as recited in claim 1 further comprising the step of color coding the compliant ad to denote new ads, modified ads, and unchanged ads.
 - 9. A method as recited in claim 1 wherein the compliant ad is selected from a group consisting of a sample ad, unformatted text, and text with legal disclosure.

10. A computerized method for adapting an advertisement (ad) for a user to be in legal compliance with applicable jurisdictional requirements, the method comprising the steps of:

presenting the user with a set-up option;

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requiring the user to input user-selected data for the ad, wherein the user-selected data includes transaction terms for the sale of a product;

prompting the user for additional input of product description data, wherein the prompts are based on the user-selected input data;

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displaying ad disclosures and layout guidelines for review by the user, as required for the input product description data and the transaction terms, wherein the ad disclosure and layout guidelines are generated in response to a completion of the requiring step and the prompting step; and

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having the user accept a compliant ad.

- 11. A method as recited in claim 10 wherein the presenting step is accomplished when the user selects between creating a new ad and editing an existing ad.
- 12. A method as recited in claim 10 further comprising the step of 20 editing the compliant ad.
 - 13. A method as recited in claim 12 wherein the editing step is accomplished by an authorized user and further comprises the steps of:

removing discriminatory terms and descriptions; and excising illegal terminology.

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14. A method as recited in claim 10 further comprising the step of publishing the compliant ad.

- 15. A method as recited in claim 10 further comprising the step of color coding the compliant ad to denote new ads, modified ads, and unchanged ads.
- 16. A computer system for adapting an advertisement (ad) for a user to be in legal compliance with applicable jurisdictional requirements which comprises:

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a means for presenting the user with a set-up option;

a means for requiring the user to input user-selected data for the ad, wherein the user-selected data includes transaction terms for the sale of a product;

a means for prompting the user for additional input of product description data, wherein the prompts are based on the user-selected input data;

a means for displaying ad disclosures and layout guidelines for review by the user, as required for the input product description data and transaction terms, wherein the ad disclosure and layout guidelines are generated in response to completion of the requiring step and the prompting step; and

a means for having the user accept a compliant ad.

- 20 17. A system as recited in claim 16 wherein the user-selected data comprises a condition of the product being sold, an ad layout, terms of sale, and an expiration date of an offer to sell.
 - 18. A system as recited in claim 16 wherein the product description data comprises year of manufacture, manufacturer, product model (if applicable), optional equipment and upgrades (if applicable), quantity available, and inventory/stock number.

- 19. A system as recited in claim 16 further comprising a means for editing the compliant ad.
- 20. A system as recited in claim 16 further comprising a means for color coding the compliant ad to denote new ads, modified ads, and5 unchanged ads.